

WHAT IS CLAIMED IS:

1 1. A method for prepaying for goods or services, the method comprising:
2 receiving a set of identifiers from a consumer provider that are associated with
3 a good or a service of the consumer provider;
4 receiving a request to pay for the good or service, wherein the request includes
5 one of the identifiers and a payment;
6 creating an electronic record of the payment; and
7 electronically sending the payment record to the consumer provider.

1 2. A method as in claim 1, further comprising electronically transferring
2 the payment to a bank account of the consumer provider.

1 3. A method as in claim 1, further comprising sending information from
2 the payment record to a switch that is configured to add minutes to a cell phone based on the
3 information.

1 4. A method as in claim 1, wherein the request is entered into a terminal
2 having a processor, and wherein the payment record is transferred electronically from the
3 terminal to a host computer.

1 5. A method as in claim 4, wherein the payment record is further
2 transmitted from the host computer to the consumer provider.

1 6. A method as in claim 4, wherein the set of identifiers are associated
2 with enrollment information obtained from consumers enrolling with the consumer provider,
3 and further comprising electronically sending enrollment information from the consumer
4 provider to the host computer.

1 7. A method as in claim 6, further comprising periodically receiving
2 updated enrollment information at the host computer.

1 8. A method as in claim 1, wherein the identifiers are associated with
2 stored value cards, wherein the request to pay for the service comprises a request to pay for
3 one of the cards, and wherein receipt of the electronic payment record is used to activate the
4 stored value card.

1 9. A method as in claim 8, wherein the stored value card includes phone
2 time.

1 10. A method as in claim 1, wherein at least some of the identifiers are
2 associated with a payment amount as determined by the consumer provider.

1 11. A method as in claim 10, wherein the payment amount is for a good
2 offered by a consumer provider over the television.

1 12. A payment system, comprising:
2 a host computer; and
3 a database associated with the host computer, the database having a record of a
4 set of identifiers that are associated with a consumer provider;
5 wherein the host computer is configured to receive a record containing one of
6 the identifiers along with information on a payment, to send information from the record to
7 the consumer provider, and to electronically facilitate the sending of the payment to a bank of
8 the consumer provider.

1 13. A system as in claim 12, further comprising at least one terminal
2 having a processor that is capable of communicating with the host computer, and wherein the
3 terminal is configured to receive the identifier and payment information and to transmit the
4 payment information to the host computer.

1 14. A system as in claim 12, further comprising a switch in communication
2 with the host computer, wherein the switch is configured to add phone time to a phone upon
3 receipt of the payment information from the host computer.

1 15. A system as in claim 13, further comprising a printer coupled to the
2 terminal to print a receipt showing the payment.

1 16. A method for prepaying for a service, the method comprising:
2 receiving a set of identifiers from a consumer service provider that are
3 presentable to the consumer service provider to receive a service from the consumer service
4 provider;
5 receiving a request to pay for the service along with a payment;
6 associating the payment with one of the identifiers;

7 creating an electronic record of the payment along with the associated
8 identifier; and
9 issuing a receipt that includes the identifier, wherein the identifier is
10 presentable to the consumer service provider to receive the service.

1 17. A method as in claim 16, further comprising entering information on
2 the payment into a terminal having a processor and that contains a record of the associated
3 identifier.

1 18. A method as in claim 17, further comprising sending the payment
2 information and the associated identifier from the terminal to a host computer.

1 19. A method as in claim 18, further comprising sending the payment
2 information and the associated identifier from the host computer to the consumer service
3 provider.

1 20. A method as in claim 16, wherein each identifier is associated with a
2 fixed payment amount.

1 21. A method as in claim 16, wherein the receipt comprises a sheet of
2 paper having the identifier printed thereon.

1 22. A method as in claim 16, further comprising sending the payment to a
2 bank account of the consumer service provider, and sending payment information along with
3 the associated identifier to the consumer service provider.

1 23. A method as in claim 16, wherein the service comprises phone service,
2 and further comprising adding time to the phone upon presentment of the identifier to the
3 consumer service provider.

1 24. A system to facilitate the prepayment of services, the system
2 comprising:
3 a terminal having an input device and a printer;
4 a host computer having a record of identifiers that are associated with a
5 service;

6 wherein the terminal is capable of communicating with the host computer to
7 receive the identifiers, of receiving payment information using the input device, of

8 associating one of the identifiers with the payment information, and to send payment
9 information and the associated identifier back to the host computer, and wherein the terminal
10 is configured to print a receipt with the identifier.

1 25. A method for activating a service, the method comprising:
2 electronically receiving account information from a consumer service
3 provider, the account information including a required payment for service activation;
4 receiving a request to make the required payment along with the payment;
5 entering payment information into a terminal and creating an electronic record
6 of the payment; and
7 issuing an identifier that is presentable to the consumer service provider to
8 activate the service.

1 26. A method as in claim 26, further comprising sending the payment
2 information and the associated identifier to a host computer.

1 27. A method as in claim 27, further comprising sending the payment
2 information and the associated identifier from the host computer to the consumer service
3 provider.

1 28. A method as in claim 26, wherein the identifier is issued on a receipt
2 comprising a sheet of paper having the identifier printed thereon.

1 29. A method as in claim 26, further comprising sending the payment to a
2 bank account of the consumer service provider, and sending payment information along with
3 the associated identifier to the consumer service provider.

1 30. A method as in claim 26, wherein the service comprises phone service,
2 and further comprising activating a phone upon presentment of the identifier to the consumer
3 service provider.

1 31. A system to facilitate the activation of services, the system comprising:
2 a terminal having an input device and a printer;
3 a host computer having a service activation account information and an
4 associated identifier;
5 wherein the terminal is capable of communicating with the host computer to

6 receive the service account information and the associated identifier, of receiving payment
7 information using the input device, of associating the identifier with the payment information,
8 and to send payment information and the associated identifier back to the host computer, and
9 wherein the terminal is configured to print a receipt with the identifier; and
10 wherein the identifier is presentable to the consumer service provider to
11 activate the service.

1 32. A payment method, comprising:
2 receiving a request from a payor to pay a payee a payment, wherein the
3 request includes the location of the payee;
4 entering the request into a terminal;
5 calculating a tax that is associated with the payment;
6 receiving the payment and the associated tax from the payor and entering
7 payment information into the terminal;
8 electronically sending the payment and the tax to a bank account of the payee
9 from the terminal.

1 33. A method as in claim 33, further comprising sending an electronic
2 report to the payor showing the amount of payment and the tax.

1 34. A method as in claim 33, further comprising establishing a
2 communication link between the terminal and a host computer, and wherein the host
3 computer is configured to calculate the tax based on the location of the payee.

1 35. A method as in claim 33, further comprising displaying the amount of
2 the tax at the terminal.

1 36. A method as in claim 33, further comprising producing a receipt
2 having an identifier that indicates payment has been made.

1 37. A payment system, comprising:
2 a terminal having an input device and a printer;
3 a host computer that is configured to communicate with the terminal; and
4 a database associated with the host computer;
5 wherein the terminal is configured to receive payment information along with
6 a location of a payor, wherein the host computer is configured to obtain tax information from

7 the database based on the location of the payor and to transmit the tax information to the
8 terminal, wherein the terminal is configured to display the tax information and to transmit
9 payment information to the host, and wherein the host computer is configured to transmit the
10 payment information to a payee and to facilitate an electronic transfer of the payment and the
11 tax to a bank account of the payee.